

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
)
	W. Bradley Wilkes)
)
Serial No.:	10/697,374) Art Unit
) 3694
Filed:	October 30, 2003)
)
For:	ELECTRONIC FINANCIAL)
	TRANSACTIONS WITH)
	PORTABLE MERCHANT ACCOUNTS)
)
Confirmation No.:	7893)
)
Customer No.:	022913)
)
Examiner:	Daniel L. Greene)

AMENDMENT "B" AND RESPONSE

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action of December 30, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.